

627549

Policy No : 1100001750 00 0  
Name : **Ansari Tours And Travels**  
:  
Address : Zopda No E M B 44/9, Mahatma Phule Nagar, Zo  
pda No E M  
Mumbai - 400011  
Mumbai - Maharashtra  
Phone : 9324327716

Date : 02/01/2026

**Your Policy Details**

Policy No : 1100001750 00 0  
Policy Period : 30/12/2025 to 29/12/2026  
Premium Paid : ₹ 23,561.00

Dear Ansari Tours And Travels,

Welcome to Tata AIG General Insurance Company Limited's family & we thank you for choosing our policy for your motor vehicle insurance.

We are enclosing Policy schedule cum certificate of insurance of your vehicle. You are requested to visit our website [www.tataaig.com](http://www.tataaig.com) for policy wording.

Your policy has been issued based on the information and declaration provided by you. No Claim Bonus (NCB) if shown on your policy schedule has been allowed as you had not reported any claim in the previous policy.

Kindly go through the enclosed information/declaration provided by you and in case your policy shows No Claim Bonus, for which you are not entitled as explained above or any other error/discrepancy then we request you to get in touch with us within 15 days of receipt of the policy for correction otherwise all particulars will be deemed to be correct.

You may also reach us at our 24\*7 helpline 022 6489 8282 for providing any information or in case you desire to have a printed copy of policy wording.

We assure you of our best services at all times. Happy driving!

**Certificate of Insurance and Policy Schedule form 51 of the Central Motor Vehicle Rules, 1989**

Agent/Broker Name :- MARUTI SUZUKI INSURANCE BROKING PRIVATE LIMITED

Agent/Broker License Code :- 428

Agent/Broker:Contact No :- 1146781000

Certificate & Policy No	1100001750 00 0	Policy Type	Auto Secure Commercial Vehicle Package Policy Passenger Carrying Vehicle					
Period of Insurance	From 05:13 Hours on 30/12/2025	Date of Expiry	To expiry of 29/12/2026					
<b>Insured Name &amp; Address</b>		Premium (Incl. of all tax/cess)	₹ 23,561.00					
Ansari Tours And Travels Zopda No E M B 44/9, Mahatma Phule Nagar, Zopda No E M Mumbai - 400011 Mumbai - Maharashtra		Insured Business/Profession						
		Geographical Area	India					
		Registration Authority	MUMBAI CENTRAL					
		HPA/HYP/Lease to	NA					
		Lessor GSTIN Number:						
<b>Registration No.</b>	<b>Make &amp; Model</b>	<b>Body Type</b>	<b>Mfg. Year</b>	<b>Gross Vehicle Weight</b>	<b>Cubic Capacity/KW</b>	<b>Public/ Private Carrier</b>	<b>Enigne No.</b>	<b>Chassis No.</b>
NEW	MARUTI NEW WAGON R 1.0 LXI	HATCH BACK	2025	0	998	Taxi	K10CN138 6406	MA3JMTB1 SSME1455 9
<b>IDV of Vehicle (₹)</b>	<b>IDV of trailers (₹)</b>	<b>Bi-Fuel/CNG/LPG Kit (₹)</b>	<b>IDV of non-built-in Accessories (₹)</b>		<b>IDV of Externally Built Body Type (₹)</b>	<b>Registered seating capacity including driver</b>	<b>Total Insured Declared Values (₹)</b>	
			<b>Electrical</b>	<b>Non-Electrical</b>				
559,455.00	0.00	0.00	0.00	0.00	0.00	5	559,455.00	

**SCHEDULE OF PREMIUM**

**A. Own Damage**

**B. Liability**

Premium on Vehicle and non electrical accessories	₹	7,334.30	Basic	₹	10,688.00
Less : 2.5% Discount for Anti-theft Devices (IMT 10)	₹	183.36	Add : Legal Liability to paid driver as per (IMT 28)	₹	50.00
<b>A. TOTAL OWN DAMAGE PREMIUM</b>	₹	7,150.94	Add: PA Cover to Paid Drivers, Cleaners and Conductors (IMT 17), No. of Passengers: 1 Total Capital Benefits Rs 200000	₹	120.00
Add: Depreciation reimbursement (TA 01)	₹	1,958.00	Net Basic Liability Premium (B)	₹	10,858.00
<b>C. TOTAL ADDON PREMIUM</b>	₹	1,958.00	Comprehensive Premium (A+B+C)	₹	19,966.94
Net Own Damage Premium(A+C)	₹	9,108.94	Total GST amount	₹	3,594.00
			<b>Total Premium (Including GST)</b>	₹	23,561.00

**Drivers Clause :** Kindly refer to Annexure X attached herewith the policy or Website URL for details.

**Limitation to be use :** Kindly refer to Annexure X attached herewith the policy or Website URL for details.

**Limits of Liability:**

**Under Section II-1 (i) of the policy (Death of or bodily injury) :** Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988  
**Under Section II-1 (ii) of the policy (Damage to Third Party Property) :** ₹7,50,000.00

**Under Section III:** P.A. to owner Driver CSI: ₹ 0.00

We hereby certify that the policy to which this certificate relates as well as the certificate of insurance are issued in accordance with the provisions of Chapter XI of the Motor Vehicles Act, 2019. In witness where of this Policy has been signed at THANE on 02/01/2026 dated

Receipt(s): Date:

Stamp Duty of Rs.0.50/- is paid as provided under Article 47-B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. LOAENF1/CSD/108/2025/4088 Validity Period Dt.17/10/2025 To Dt.09/11/2028/4088 Date:13/10/2025

Nominee : N/A

Relationship: N/A

LL\_DEPR\_Reimb

2

**UIN NUMBERS :**

This policy does not cover pre-existing damages as per Inspection photographs and Report

**GSTIN: 27AABCT3518Q1ZW-MAHARASHTRA SAC: 997134**

**Grievance Redressal Procedure:** As per Chapter 7 of the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

**Deductible under Section-I:** ₹ 500.00, - (Compulsory Deductible : ₹ 500.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: NA

**No Claim Bonus:** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Cover\_Level\_UIN\_No

**Subject to: A) IMT Endorsement No.: 22 , 10 , 28 , 17 , 40  
B) TATA AIG Auto Secure endorsement No.(TA): 01,06**

Place of Supply : MAHARASHTRA

Supply Code : 27

**Policy Servicing Office:** 2ND FLOOR, UNIT NOS. SB-143, 144,145 AND 146,, HIGH STREET CUM HIGHLAND CORPORATE CENTRE,, KAPURBAWDI JUNCTION,, THANE, MAHARASHTRA, 400607,, 022-66382333

**IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.**

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

**IMPORTANT NOTICE**

The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicles Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".

**Note :** This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed correct. You may visit company website at [www.tataaig.com](http://www.tataaig.com) for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24\*7 helpline 022 6489 8282 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording.

Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section I i.e. own damage section of the policy damage section of the policy

For Policy wordings, please scan the below QR code :



**For TATA AIG General Insurance Company LTD**



**Authorised Signatory**

**Disclaimer:**

INSURANCE ACT 1938 Section 41 Prohibition of Rebates:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.

2. ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHED WITH A FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES

**Transcript of Proposal for Auto Secure Commercial Vehicle Package Policy Passenger Carrying Vehicle**

1 Name (Registered Owner of the Motor Vehicle)\* : Ansari Tours And Travels  
 2 Address for Communication\* : ,Zopda No E M B 44/9, Mahatma Phule Nagar, Zopda No E M,,,,Mumbai,Mumbai,Maharashtra,400011

3 Vehicle Details: **Please refer policy schedule cum certificate.**

4 Vehicle Purchased is: N/A Vehicle Type : Indigenous

5 Fuel Type: Diesel

6 Insured\*<sup>€</sup>Declared Value - Please refer policy schedule cum certificate.

7 Previous Insurance Particulars\*:

Policy Number\*: N/A Date of Expiry\*: N/A Type of Cover : N/A

Name of the Insurer\*: N/A

Accident in the previous policy period: NO NCB in previous policy: N/A NCB claimed: N/A

8 Period of Insurance Desired from\*: 30/12/2025 to midnight of 29/12/2026

9 **Please refer policy schedule cum certificate.**

10 Extra Benefits opted

Un-Named Persons Personal Accident Cover for seating capacity, including driver: No

Wider Legal Liability to Paid Driver (As per Workmen<sup>€</sup>Compensation Act, Fatal Accident Act & Common Law) : N/A

Personal Accident Cover for Owner Driver: Yes

Name of the Nominee : N/A Age : 0 Relationship: N/A

Name of Appointee (if Nominee is Minor) : N/A Relationship to the Nominee: N/A

11 Restriction of Cover/Discounts/Concessions/Extended Covers

Name of Automobile Association : N/A Membership no : N/A

Third Party Property Damage Cover restricted to ₹ 6,000/ only : No

Is Voluntary Deductible opted : NO Amount of Deductible opted : N/A

Vehicle is fitted with Anti Theft Device approved by ARAI : Yes

12 Add on covers - Please refer policy schedule cum certificate.

13 Bank Details (Required for Refund / Claims)

Name of the Account Holder: Ansari Tours And Travels

Name of Bank & Branch: N/A Account Number: N/A IFSC Code of Bank: N/A

14. Declaration for No Claim Bonus (If NCB Confirmation is not submitted but NCB claimed)

I/We declare that the rate of NCB claimed by me/us is correct and that NO CLAIM has arisen in the expiring Policy Period (Copy of Policy enclosed). I/We further undertake that if this declaration is found incorrect all benefits under the Policy in respect of Section-1 of the Policy will stand forfeited.

15 I hereby give my consent to receive one page insurance policy.

16 AML Guidelines:

1. I/we hereby confirm that all premiums paid / payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.

2. I / we are not Politically Exposed Persons \* nor are their close relatives / family members / associates. I / we shall keep the company informed if we subsequently become a Politically Exposed Person / close relative / family member / associate of Politically Exposed Persons.

“Politically Exposed Persons” shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time.

17 We have issued the policy basis your confirmation that you hold a valid PUC and/or Fitness Certificate, as applicable.

**Annexure X, forming part of Policy Schedule (Policy Number - 1100001750)  
Auto Secure Commercial Vehicle Package Policy – Passenger Carrying Vehicles**

**Drivers Clause -**

Persons or Classes of Persons entitled to drive:

Any person including insured:

Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license.

Provided also that the person holding an effective Learner's license may also drive the vehicle when not used for the transport of passengers at the time of accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

**Limitations as to use**

Use only for carriage of passengers in accordance with the permits (Contract Carriage or Stage Carriage) issued within the meaning of the Motor Vehicles Act.

1) The Policy does not cover use for

- a) Organised racing
- b) Pace Making
- c) Reliability Trials
- d) Speed Testing

2) Use whilst drawing a trailer, except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

**Additional clauses for Passenger Carrying Vehicle 4-Wheeler**

3) Use only in connection with the Insured's business.

4) (a) If vehicles let out on private hire and driven by hirer or any driver with hirers permission

- Use for the conveyance of passengers for hire or reward by any person to whom the Motor Vehicle is hired.

(b) If vehicles owned by hotels and hired by them to their guests

Use for the conveyance of passengers for hire or reward, other than the guests of the hotel.

## Customer Information Sheet/Know Your Policy

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.																		
1	Name of Insurance Product	Auto Secure - Commercial Vehicle Package Policy - Passenger Carrying Vehicle																			
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RPMT0077V03201819																			
3	Structure	Basis of Sum Insured: Indemnity																			
4	Interests Insured	Commercial Vehicle - Passenger Carrying Vehicle																			
5	Sum Insured / Motor Insured Declared Value Scope	<p><b>Section I – Loss Of Or Damage To The Vehicle Insured:</b></p> <p>The IDV (Insured Declared Value) of the vehicle (and any fitted accessories) is based on the manufacturer's listed selling price of the brand and model at the start of insurance or renewal, adjusted for depreciation. For vehicles over 5 years old and obsolete models, the IDV is determined by agreement between the Insurer and Insured.</p> <p>The IDV is considered the 'Market Value' throughout the policy period without further depreciation for Total Loss (TL) or Constructive Total Loss (CTL) claims. In accordance with the policy's terms and conditions, a vehicle is considered a CTL if the cost of retrieval and/or repair exceeds 75% of its IDV.</p> <p>Illustration - IDV Calculation</p> <table border="1"> <tbody> <tr> <td>A</td> <td>Ex-showroom price (as on date of purchase)</td> <td>₹ 1,00,000</td> </tr> <tr> <td>B</td> <td>Age of the Vehicle</td> <td>1 year</td> </tr> <tr> <td>C</td> <td>Year of Registration</td> <td>May, 2023</td> </tr> <tr> <td>D</td> <td>Proposed Policy inception date/month</td> <td>June, 2024</td> </tr> <tr> <td>E</td> <td>Depreciation as per scale (Car is &gt;1 year and &lt; 2years)</td> <td>20 %</td> </tr> <tr> <td>F</td> <td>IDV Calculation (A – (A*E))</td> <td>₹ 8,00,000</td> </tr> </tbody> </table>	A	Ex-showroom price (as on date of purchase)	₹ 1,00,000	B	Age of the Vehicle	1 year	C	Year of Registration	May, 2023	D	Proposed Policy inception date/month	June, 2024	E	Depreciation as per scale (Car is >1 year and < 2years)	20 %	F	IDV Calculation (A – (A*E))	₹ 8,00,000	Section I – Loss Of Or Damage To The Vehicle Insured
A	Ex-showroom price (as on date of purchase)	₹ 1,00,000																			
B	Age of the Vehicle	1 year																			
C	Year of Registration	May, 2023																			
D	Proposed Policy inception date/month	June, 2024																			
E	Depreciation as per scale (Car is >1 year and < 2years)	20 %																			
F	IDV Calculation (A – (A*E))	₹ 8,00,000																			

### TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.

24\*7 Customer Support No: 022 6489 8282 | Email: customersupport@tataaig.com | Website: www.tataaig.com

IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: IRDAN108RPMT0077V03201819

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.										
		<p><b>Section IV - Personal Accident Cover For Owner-Driver (if Opted and shown in the Policy Schedule):</b> Benefit payment up to ₹15 Lakhs basis below scale.</p> <table border="1" data-bbox="512 517 1270 1025"> <thead> <tr> <th data-bbox="512 517 1034 611">Nature of injury</th> <th data-bbox="1034 517 1270 611">Scale of Compensation</th> </tr> </thead> <tbody> <tr> <td data-bbox="512 611 1034 667">i) Death</td> <td data-bbox="1034 611 1270 667">100%</td> </tr> <tr> <td data-bbox="512 667 1034 801">ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye</td> <td data-bbox="1034 667 1270 801">100 %</td> </tr> <tr> <td data-bbox="512 801 1034 891">iii) Loss of one limb or sight of one eye</td> <td data-bbox="1034 801 1270 891">50 %</td> </tr> <tr> <td data-bbox="512 891 1034 1025">iv) Permanent Total Disablement from injuries other than named above</td> <td data-bbox="1034 891 1270 1025">100 %</td> </tr> </tbody> </table>	Nature of injury	Scale of Compensation	i) Death	100%	ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100 %	iii) Loss of one limb or sight of one eye	50 %	iv) Permanent Total Disablement from injuries other than named above	100 %	Section IV- Personal Accident Cover For Owner-Driver
Nature of injury	Scale of Compensation												
i) Death	100%												
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100 %												
iii) Loss of one limb or sight of one eye	50 %												
iv) Permanent Total Disablement from injuries other than named above	100 %												
6.	Policy Coverage	<p>1. Loss or Damage to Insured Vehicle The Company will cover losses caused to the vehicle and/or its accessories while fitted on the vehicle due to:</p> <ul style="list-style-type: none"> <li>i. Fire, explosion self-ignition or lightning;</li> <li>ii. Burglary, housebreaking or theft;</li> <li>iii. Riot and strike</li> <li>iv. Earthquake (Fire and Shock Damage);</li> <li>v. Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;</li> <li>vi. Accidental external means;</li> <li>vii. Malicious act;</li> <li>viii. Terrorist activity;</li> <li>ix. Whilst in transit by road rail inland -water way lift elevator or air;</li> <li>x. Landslide, rockslide</li> </ul>	Section I- Loss of or Damage to The Vehicle Insured										
		<p>2. <b>Liability To Third Parties</b></p> <p>The Company will indemnify against legal liabilities with respect to the following arising out of accident of Insured Vehicle:</p>	Section II – Liability to Third Parties										

<b>Sr. No.</b>	<b>Title</b>	<b>Description</b> (Please refer to applicable Policy Clause Number in next column)	<b>Policy Clause No.</b>
		a) Death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.  b) Damage to property caused by the use (including the loading and/or unloading) of the vehicle.	
		<b>3. Towing Disabled Vehicles</b> The policy will be operative while the Insured Vehicle is being used to tow any one disabled mechanically propelled vehicle, and indemnity provided by Section II of the policy's will be extended, subject to its terms and limitations, to cover liability in relation to such a Towed Vehicle; Provided always that.  a) Such Towed Vehicle is not towed for reward b) The Company shall not be liable by reason of this Section of this Policy in respect of damage to such Towed Vehicle or property being conveyed thereby.	Section III Towing Disabled Vehicles
		<b>4. Personal Accident Cover for Owner-Driver (if opted and shown in the Policy Schedule)</b>  The Company will compensate for bodily injury/ death sustained by the Owner-Driver of the vehicle up to ₹15 lakhs during any one period of insurance.	Section IV - Personal Accident Cover For Owner-Driver
7.	Available Add on for the said Product	The below add-ons shall be applicable (if opted by you and mentioned in the Policy Schedule)  <b>1. Depreciation Reimbursement:</b> The Company will reimburse you twice throughout the Period of Insurance for the amount of depreciation deducted from the value of parts replaced under an Own Damage claim.  <b>2. Loss of Income:</b> If an Insured Vehicle is involved in an accident and needs to be repaired due to a covered peril mentioned in Section I of the policy, the Company will reimburse the amount specified in the Schedule for loss of income.	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<p>Payment terms are as follows: 20 days for claims other than Total Loss, which includes theft and Constructive Total Loss, and 30 days for claims involving Total Loss, which includes theft and Constructive Total Loss.</p> <p><b>3. EMI Protector:</b> As long as the Insured Vehicle is damaged by a covered peril listed in Section I of the policy and the extent of the damage is such that the actual repair time is more than 7days, as certified by the Surveyor appointed to assess the loss, the Company will pay the Equated Monthly Installment (henceforth referred to as EMI), payable by You to the financial institution shown in the Policy Schedule during the period the Insured Vehicle is in the garage for repair. Our liability will be limited to maximum 2 months EMI or Sum Insured as mentioned in the Schedule, whichever is less.</p> <p><b>4. Repair of Glass, Fiber, Plastic &amp; Rubber Parts:</b> A claim for only glass/ plastic/ rubber/ fiber part where you opt for repairs rather than replacement, at our authorized workshops/dealers/service stations will not affect your No Claim Bonus.</p> <p><b>5. Additional Third-party Property Damage Cover:</b> If damage to property is caused exclusively and directly by an accident involving the Insured Vehicle, the Company will pay for damage to property other than your own or that is in your trust, custody, or control up to the maximum amount specified in your schedule. The above limit is in respect of any one claim or series of claims arising out of one event /occurrence in excess of maximum limit of liability covered under Section II of the policy.</p>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<p>6. <b>Engine Secure:</b> This covers repair and replacement expenses for damage to internal parts of the engine, gearbox, transmission, or differential assembly due to water ingress or lubricating oil leakage from the engine or assembly, excluding fuel.</p> <p>7. <b>Consumable Expenses:</b> The company will pay the cost of consumables such as engine oil, gearbox oil, lubricants, nut &amp; bolt, and items of similar nature excluding fuel, required to be replaced/replenished arising from an accident to the insured vehicle.</p> <p>8. <b>No Claim Bonus Protection Cover:</b> If you file for a claim, you forego on your No Claim Bonus (NCB), but with No Claim Bonus Protection Cover your NCB will be intact subject to 2 or more than 2 claim free preceding years, provided not more than 1 Own Damage claim is registered in the current period of insurance.</p> <p>9. <b>Emergency Medical Expenses:</b> The Company will cover emergency medical expenses for treatment of bodily injuries sustained by you, the driver, or occupants while mounting, dismounting, driving, or traveling in the Insured Vehicle. The injuries must be caused by violent, accidental, external and visible means, with treatment taken in a hospital or nursing home.</p> <p>10. <b>Return to invoice:</b> The Company will pay the Financial shortfall between Insured's Declared Value (IDV) of the Insured Vehicle and On-road price of a new vehicle of similar make and model published by manufacturer/dealer' upon lost or stolen vehicle/total loss. On-road price includes registration fees, road tax &amp; Insurance charges.</p>	

**TATA AIG GENERAL INSURANCE COMPANY LIMITED**

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Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<p>11. <b>Loss of Personal Belongings:</b> The Company will cover loss or damage to your personal belongings and those of your family members if they were in the vehicle when it was damaged or lost. This coverage applies to losses caused by the perils listed in Section 1 of the policy.</p> <p>12. <b>Key Replacement:</b> The Company will reimburse you for the cost of replacing your vehicle keys which are lost or stolen. In case your vehicle is broken into, then the Company will reimburse you for the cost of replacing your locks and keys including the labor cost for replacing the lock.</p> <p>13. <b>Emergency Transport &amp; Hotel Expenses:</b> If the Insured Vehicle is immobilized due to an accident by any peril under Section I, the Company will pay towards the cost of overnight stay and taxi charges for returning back to your residence or the nearest city you were travelling to.</p> <p>14. <b>Additional Personal Accident Cover to Owner Driver:</b> For bodily injuries sustained by you in direct connection with the Insured Vehicle, or while mounting and dismounting from, driving, or traveling in the Insured Vehicle and caused by violent, accidental external and visible means, the Company shall compensate you on the predefined scale.</p> <p>15. <b>Additional Personal Accident Cover to Employee of the Insured, Driver and Unnamed Passengers:</b> When an employee of the insured, the driver, or an unnamed passenger sustains bodily injury while mounting and dismounting from the Insured Vehicle, while driving or traveling in the Insured Vehicle, or road rage and is caused by violent, accidental, external, and visible means, the Company will compensate according to the scale provided.</p>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<p><b>16. Additional Towing Charges:</b> If an Insured Vehicle becomes disabled due to any loss or damage covered by Section I of the policy, the Company will compensate you for the expense of having it towed to the nearest garage or service station.</p> <p><b>17. Tyre Secure:</b> The Company will cover expenses for repair and/or replacement of tyres and tubes arising out of Accidental Loss or Damage.</p> <p><b>18. Road Side Assistance:</b> This cover provides assistance in case of an accident or breakdown, including repairs and towing. Services include flat tyre and battery repair, on-the-spot repairs, spare key retrieval, fuel delivery, emergency towing, SMS relays, taxi support for continuation/return journeys, hotel accommodation, and pickup of the repaired vehicle.</p> <p><b>19. Rim Guard:</b> The Company will pay for the loss or damage to the wheel rim(s) if the same is physically damaged or warped as a result of a blowout or as a result of it being driven over potholes or other road debris. The benefits under this cover can be utilized only for a maximum of 4 wheel rim(s) during the policy period.</p> <p><b>20. Electric Surge Secure:</b> This covers against loss or damage to Electric vehicle including Charging equipment due to Arcing, self-heating, leakage of electricity, short circuiting damage due to ingress of water.</p> <p><b>21. Depreciation Reimbursement - Battery:</b> The Company will pay you the amount of depreciation deducted on the value of the battery replaced under Own Damage claim, lodged under Section 1 (Loss of or Damage to the Insured Vehicle) of the policy.</p>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.																																
		<p>The Company will pay the number of claims as mentioned in the Policy Schedule during the policy period.</p> <p style="text-align: center;"><b>Add-On Limits and Deductibles</b></p> <table border="1" data-bbox="464 533 1289 2078"> <thead> <tr> <th data-bbox="464 533 547 622">SR. NO</th> <th data-bbox="547 533 852 622">Add-On</th> <th data-bbox="852 533 1131 622">Sum Insured/ No limits (in ₹)</th> <th data-bbox="1131 533 1289 622">Deductible</th> </tr> </thead> <tr> <td data-bbox="464 622 547 752">1.</td> <td data-bbox="547 622 852 752">Repair of Glass, Fiber, Plastic &amp; Rubber Parts</td> <td data-bbox="852 622 1131 752" style="text-align: center;">-</td> <td data-bbox="1131 622 1289 752" style="text-align: center;">-</td> </tr> <tr> <td data-bbox="464 752 547 826">2.</td> <td data-bbox="547 752 852 826">Key Replacement</td> <td data-bbox="852 752 1131 826" style="text-align: center;">25,000/ 65,000</td> <td data-bbox="1131 752 1289 826" style="text-align: center;">-</td> </tr> <tr> <td data-bbox="464 826 547 1234">3.</td> <td data-bbox="547 826 852 1234">Loss of Income</td> <td data-bbox="852 826 1131 1234" style="text-align: center;">20 days, Total Loss</td> <td data-bbox="1131 826 1289 1234">3Wheeled - Time excess – 3 days Other than 3 Wheeled - Time excess – 5 days</td> </tr> <tr> <td data-bbox="464 1234 547 1417">4.</td> <td data-bbox="547 1234 852 1417">EMI Protector</td> <td data-bbox="852 1234 1131 1417">Repair time has - to be minimum 7 days Maximum for 2 months</td> <td data-bbox="1131 1234 1289 1417" style="text-align: center;">-</td> </tr> <tr> <td data-bbox="464 1417 547 1579">5.</td> <td data-bbox="547 1417 852 1579">Emergency Transport &amp; Hotel Expenses</td> <td data-bbox="852 1417 1131 1579" style="text-align: center;">10,000/ 50,000</td> <td data-bbox="1131 1417 1289 1579" style="text-align: center;">-</td> </tr> <tr> <td data-bbox="464 1579 547 1830">6.</td> <td data-bbox="547 1579 852 1830">Loss of Personal Belongings</td> <td data-bbox="852 1579 1131 1830" style="text-align: center;">10,000/ 50,000</td> <td data-bbox="1131 1579 1289 1830">First Rs. 250 of each and every claim</td> </tr> <tr> <td data-bbox="464 1830 547 2078">7.</td> <td data-bbox="547 1830 852 2078">Road Side Assistance</td> <td data-bbox="852 1830 1131 2078" style="text-align: center;">-</td> <td data-bbox="1131 1830 1289 2078" style="text-align: center;">-</td> </tr> </table>	SR. NO	Add-On	Sum Insured/ No limits (in ₹)	Deductible	1.	Repair of Glass, Fiber, Plastic & Rubber Parts	-	-	2.	Key Replacement	25,000/ 65,000	-	3.	Loss of Income	20 days, Total Loss	3Wheeled - Time excess – 3 days Other than 3 Wheeled - Time excess – 5 days	4.	EMI Protector	Repair time has - to be minimum 7 days Maximum for 2 months	-	5.	Emergency Transport & Hotel Expenses	10,000/ 50,000	-	6.	Loss of Personal Belongings	10,000/ 50,000	First Rs. 250 of each and every claim	7.	Road Side Assistance	-	-	
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**TATA AIG GENERAL INSURANCE COMPANY LIMITED**

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24\*7 Customer Support No: 022 6489 8282 | Email: customersupport@tataaig.com | Website: www.tataaig.com

IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: IRDAN108RPMT0077V03201819

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)			Policy Clause No.	
		8.	Depreciation Reimbursement	IDV	-	
		9.	Consumable Expenses	IDV	-	
		10.	Return to invoice	Difference between IDV and on-road price of new vehicle including Registration fees, road tax and insurance charges	-	
		11.	Electric Surge Secure	IDV	-	
		12.	No Claim Bonus Protection Cover	-	-	
		13.	Additional Third-party Property Damage Cover	1,00,000 to 25,00,000 (in multiples of 50,000)	-	
		14.	Engine Secure	IDV	a. No deductible b. With deductible i. Repair case: 5% on claim amount ii. In case of Replacement: 10% on claim amount	
		15.	Additional Towing Charges	5,000 to 50,000 (in multiples of 5,000)	-	

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		16.	Emergency Medical Expenses	25,000 to 1,00,000 (in multiples of 5,000)	-	
		17.	Depreciation Reimbursement - Battery	IDV	Zero Deductible/ 5% of claim amount and minimum of ₹500 for each and every claim	
		18.	Additional Personal Accident Cover to Owner Driver	maximum cover for ₹40 lakhs including as opted by insured	-	
		19.	Additional Personal Accident Cover to Employee of the Insured, Driver and Unnamed Passengers	maximum cover for ₹25 lakhs including standard coverage of ₹2 Lakh, as opted by insured	-	
		20.	Rim Guard	Sum Insured of ₹25,000 per rim	-	
		21.	Tyre Cover	IDV	-	
		For complete list of detailed terms, exclusions & conditions, please refer policy wordings.				

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Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
8.	Loss Participation	Compulsory Deductible under 'Loss of or Damage to The Vehicle Insured': 1. <= 1500CC: ₹1000 2. >1500CC: ₹2000	Section I – Loss of or Damage to The Vehicle Insured – Auto Secure Endorsements
9.	Exclusions	<ol style="list-style-type: none"> <li>1. Any accidental loss or damage and/or liability caused sustained or incurred outside the Geographical Area.</li> <li>2. Any claim arising out of any contractual liability;</li> <li>3. Any accidental loss or damage and/or liability caused sustained or incurred whilst the Vehicle Insured herein is being used otherwise than in accordance with the 'Limitations as to Use' or being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.</li> <li>4. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.</li> <li>5. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self sustaining process of nuclear fission;</li> <li>6. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material;</li> <li>7. The Company will not cover any accidental loss , damage, or liability caused directly or indirectly by war, invasion, acts of foreign enemies, hostilities (whether before or after a declaration of war), civil war, mutiny, rebellion, military or usurped power, or any consequences of these events. In the event of a claim, the Insured must</li> </ol>	

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Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<p>prove the loss or damage arose independently of these occurrences. Without such proof, the Company is not liable for the claim.</p> <p>8. <b>DEDUCTIBLE:</b> The Company shall not be liable for each and every claim under Section - I (Loss of or Damage to the Vehicle Insured) of this Policy in respect of the deductible stated in the Schedule.</p>	
10.	Special Conditions and Warranties (if any)	<p>1. <b>Depreciation Reimbursement:</b></p> <ul style="list-style-type: none"> <li>a. A claim where replacement of any part is not involved and no depreciation is deducted under own damage claim, will not be considered as claim under this cover.</li> <li>b. Vehicle is repaired at any of our Authorised Garage/ Authorised workshop/ Authorised service station.</li> </ul> <p>2. <b>Return to Invoice</b></p> <ul style="list-style-type: none"> <li>a. The finance company/bank whose interest is endorsed on the policy must agree in writing.</li> </ul> <p>3. <b>Engine Secure</b> Claim under this endorsement will be admissible only if -</p> <ul style="list-style-type: none"> <li>a. In case of water damage, there is and evidence of vehicle being submerged or stopped in water logged area.</li> <li>b. In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly.</li> <li>c. Vehicle is transported/towed to garage within 2 (Two) days of water receding from the water logged area.</li> </ul> <p>4. <b>Tyre Secure</b></p> <ul style="list-style-type: none"> <li>a. By paying the necessary premium, a replaced tyre can be covered by endorsement in the event that a claim is preferred under the terms of the coverage.</li> <li>b. All claims must be made within 3 working days of damage.</li> </ul>	

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Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.															
11.	Admissibility of Claim	<p>1. You shall take all reasonable steps to safeguard the Vehicle Insured from loss or damage and to maintain it in efficient condition.</p> <p>2. Notice of claim must be given by you to us immediately after an actual or potential loss begins or as soon as reasonably possible after actual or potential loss begins.</p> <p>3. In the event of any accident or breakdown, the Vehicle Insured shall not be left unattended without proper precautions being taken to prevent further damage or loss. If the Insured Vehicle is driven before the necessary repairs are made, any further damage or extension of the damage will be at your own risk.</p> <p>4. If the claim is for theft, Insured should report to the Police as well as Insurer within 48 hrs from theft and obtain an FIR or a written acknowledgement from the Police authorities.</p> <p>5. The Company shall not cover claims wherein such loss or damage is arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide physical defect or infirmity.</p> <p>6. The Company shall not cover any expense arising or resulting from or traceable to an accident happening whilst You are under the influence of intoxicating liquor or drugs.</p> <p><b>Sample Claims Calculation:</b></p> <table border="1" data-bbox="512 1498 1270 1881"> <tr> <td>A</td> <td>Gross Assessed Liability</td> <td>₹10,000</td> </tr> <tr> <td>B</td> <td>Less: Depreciation (if applicable)</td> <td>(₹2,000)</td> </tr> <tr> <td>C</td> <td>Net Assessed Liability (A-B)</td> <td>₹8,000</td> </tr> <tr> <td>D</td> <td>Less: Compulsory Deductible</td> <td>( ₹2,000)</td> </tr> <tr> <td>E</td> <td>Net payable amount (C-D)</td> <td>₹6,000</td> </tr> </table>	A	Gross Assessed Liability	₹10,000	B	Less: Depreciation (if applicable)	(₹2,000)	C	Net Assessed Liability (A-B)	₹8,000	D	Less: Compulsory Deductible	( ₹2,000)	E	Net payable amount (C-D)	₹6,000	
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12.	Policy Servicing - Claim Intimation and Processing	The Insured / Claimant may intimate claim to TATA AIG via–																

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Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<ul style="list-style-type: none"> <li>• Website – <b>www.tataaig.com</b></li> <li>• TATA AIG App – Download our customer app from Play store (Android and IOS users)</li> <li>• WhatsApp – Send “Hi” on “<b>9136160375</b>”</li> <li>• Email - <b>general.claims@tataaig.com</b></li> </ul> <p>Notice of claim must be given by you to us immediately after an actual or potential loss begins or as soon as reasonably possible after actual or potential loss begins. If the claim is for theft Insured should report to the Police as well as Insurer within 48 hrs from theft and obtain an FIR or a written acknowledgement from the Police authorities.</p> <p>Please keep the following information ready when you call the call centre:</p> <p>1. Your Contact Numbers, 2. Policy Number, 3. Name of Insured, 4. Date &amp; Time of loss, 5. Location of loss, 6. Nature of Loss, 7. Contact Details of the person at the loss location, 8. Location of damaged vehicle</p> <p>Note: The above list is only indicative. You may be asked for additional information.</p> <ul style="list-style-type: none"> <li>• <b>Details of designated Company Officials to be contacted in time of claim</b> Once the claim is registered, SMS/Email/WhatsApp communication is sent to Insured on the mobile number/email ID registered in policy providing the name and contact details of Company Official to be contacted for any concerns/queries regarding the claim.</li> <li>• <b>Details of procedure to be followed for Cashless service as well as for reimbursement of claim</b> <ul style="list-style-type: none"> <li>• Intimation of claim to TATA AIG through various mediums available</li> <li>• First contact team connects with Insured to confirm workshop location and confirm if the vehicle is placed for repairs</li> <li>• Appointment of surveyor by TATA AIG</li> </ul> </li> </ul>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<ul style="list-style-type: none"> <li>• Documents are verified by the Surveyor, and if all documents are in order, repair approval is shared immediately.</li> <li>• Once the repair works are completed by the workshop, re-inspection of the vehicle may be carried out, if required.</li> <li>• Upon submission of repair invoice to TATA AIG in case of Cashless claims, delivery order is shared with workshop, post which Insured can take delivery of vehicle.</li> <li>• In case of reimbursement claims, Insured will have to submit repair invoice in original and a copy of cancelled cheque to TATA AIG</li> <li>• Claim payment is done through NEFT within 7 days from receipt of all relevant documents.</li> </ul> <p>• <b>Turn Around Time (TAT) for claims settlement</b> All claims shall be settled within 7 working days of the receipt of all relevant documents, including original bills &amp; clarifications, if any.</p> <p>• <b>Escalation Matrix when TAT is not satisfied</b> <b>Escalation Level 1</b> For lack of a response or if the resolution still does not meet your expectations, you can write to <b>manager.customersupport@tataaig.com</b>. After investigating the matter internally and subsequent closure, the Company will send our response within a period of 8 days from the date of receipt of your complaint.</p> <p><b>Escalation Level 2</b> For lack of a response or if the resolution still does not meet your expectations, you can write to the Head - Customer Services at head. customerservices@tataaig.com. After examining the matter, the Company will send you our response within a period of 7 days from the date of receipt of your complaint. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA of India under the Insurance Ombudsman Scheme (<a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>).</p>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
13.	Grievance Redressal and Policyholders Protection	<p>At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 toll-free number <b>022 6489 8282</b> (toll charges apply), or email us at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a>. We will investigate and respond within the regulatory turnaround time (TAT).</p> <p><b>Escalation Level 1</b> If you do not receive a response or are not satisfied with the resolution, please contact us at <a href="mailto:manager.customersupport@tataaig.com">manager.customersupport@tataaig.com</a>.</p> <p><b>Escalation Level 2</b> If you still need assistance, reach out to the Head of Customer Services at <a href="mailto:head.customerservices@tataaig.com">head.customerservices@tataaig.com</a>. We will provide our final response within the regulatory TAT.</p> <p>If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal:</p>	
14.	Obligations of the Policyholder	<ol style="list-style-type: none"> <li>1. You are advised to go through the Policy Schedule cum Certificate of Insurance which is issued based on information and declaration provided by you.</li> <li>2. Transcript of Information &amp; Declaration is also provided to enable you to go through the same again and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with The supporting documents, otherwise it will be deemed to be correct.</li> </ol>	

<b>Sr. No.</b>	<b>Title</b>	<b>Description</b> (Please refer to applicable Policy Clause Number in next column)	<b>Policy Clause No.</b>
		<p>3. Please note that any fraud will lead to cancellation of Policy ab initio with non-consideration of claim, if any.</p> <p>4. Further, non-disclosure of material facts may impact the claim settlement. Material facts include vehicle details such as Class of Vehicle, Cubic Capacity, Make, Model, Variant</p>	